

MEETING OF CREDITORS

In re:

MARIO CARRION CARRASQUILLO

Case No. 15-07433-MCF

DAMARIS GONZALEZ FLORES

Chapter 13

Attorney Name: ROBERTO FIGUEROA CARRASQUILLO*

I. Appearances			Date & Time: 11/3/2015 1:53:00PM
Debtor	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	<input checked="" type="checkbox"/> R <input type="checkbox"/> NR <input type="checkbox"/> LV: \$0.00
Joint Debtor	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	<input checked="" type="checkbox"/> This is debtor(s) 1 Bankruptcy filing.
Attorney for Debtor	<input checked="" type="checkbox"/> Present	<input type="checkbox"/> Absent	Creditors:
[] Prose			
[X] Appearings: Roberto Figueroa Colon, Esq.			<u>None</u>
II. Oath Administered			
[X] Yes <input type="checkbox"/> No			

III. Plan

Date: 09/26/2015 Base: \$12,000.00 Payments 1 made out of 1 due.

Confirmation Hearing Date: 12/4/2015 1:30:00PM

Evidence of Pmt shown:

Attorney's fees as per R. 2016(b)

\$3,000.00 - \$112.00 = \$2,888.00

IV. Status of Meeting

 Closed Not Held Held/Continued Held/Not Closed Continued

Continued Date:

Comments:

 M.T.D. to be filed by Trustee: Debtor(s) failed to: Appear: Commence payments Keep payments current does (do) not qualify as a debtor (§109): MTD Already filed, see Docket: Other:

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(Cont.)

Trustee's Report on Confirmation

 FAVORABLE UNFAVORABLE

<input type="checkbox"/> Feasibility	<input type="checkbox"/> No provision for secured creditor(s)
<input type="checkbox"/> Insufficiently funded	<input type="checkbox"/> Tax returns missing
<input type="checkbox"/> Unfair discrimination	<input type="checkbox"/> State - years
<input type="checkbox"/> Fails disposable income	<input type="checkbox"/> Federal - years
<input type="checkbox"/> Fails liquidation value test	
<input type="checkbox"/> Insuarence quote	

Pending/Items/ Documents:

<input type="checkbox"/> DSO Recipient's Information	<input type="checkbox"/> Monthly reports for the months
<input type="checkbox"/> Evidence of being current with DSO	<input type="checkbox"/> Public Liability Insurance
<input type="checkbox"/> Evidence of income	<input type="checkbox"/> Premises <input type="checkbox"/> Vehicle(s): <input type="checkbox"/> Licenses issued by:

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Trustee's objection to confirmation

 Objection to Confirmation Oral objection by creditor

1. No provision for Empresas Berrios's claim #2. An objection as filed by creditor in dkt# 10. Also, Schedule C needs to be revised since exceed the amount allowed.

2. As per Sch B, vehicle, 1998 Honda Accord is in possession of third party; however, debtor used exemption under d2 over the personal property. As per SOFA item# 10, vehicle was transferred in 4/2015 with a value of \$500.00. Sch B needs to be amended to disclose the value to the debtors as zero.

3. Amend Schedule C to eliminate exemption over 1998 Honda Accord since they sold it in April 2015. Also, exemption under Section 522(d)(3) needs to be limited to \$1,478.00, considering Berrios' lien.

3. Plan is insufficiently funded to pay secured creditors.

TAX RETURN NOTE: Debtors provided evidence of having filed state tax returns, yrs 2011-2014. Debtors received and spent the 2014 tax refund pre-petition.

The following party(ies) object(s) confirmation:

s/Miriam Salwen

Trustee/Presiding Officer

Date: 11/03/2015

(Rev. 05/13)